

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: LAVERNE CARTER	§	Case No.: 09-17094
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2009.
- 2) This case was confirmed on 07/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/20/2011.
- 5) The case was completed on 02/24/2012.
- 6) Number of months from filing to the last payment: 34
- 7) Number of months case was pending: 38
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,962.00
- 10) Amount of unsecured claims discharged without payment \$ 14,287.44
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 5,050.75
Less amount refunded to debtor	\$ 154.74
<b>NET RECEIPTS</b>	<b>\$ 4,896.01</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,704.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 282.18
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 2,986.18**

Attorney fees paid and disclosed by debtor **\$ 796.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIFINANCIAL AUTO	SECURED	NA	189.63	.00	.00	.00
APPLIED BANK	UNSECURED	1,576.00	1,576.69	1,576.69	475.72	.00
CANDICA LLC	UNSECURED	1,245.00	1,260.91	1,260.91	380.43	.00
CAPITAL ONE	UNSECURED	851.00	851.32	851.32	256.88	.00
CINGULAR WIRELESS	UNSECURED	305.00	NA	NA	.00	.00
GE CAPITAL WALMART	OTHER	.00	NA	NA	.00	.00
FIRST CASH ADVANCE	UNSECURED	700.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	461.00	461.60	461.60	139.27	.00
GEMB/WALMART	UNSECURED	290.00	NA	NA	.00	.00
GREAT LAKES SPECIALI	UNSECURED	1,500.00	NA	NA	.00	.00
HARRY S TRUMAN COLLE	UNSECURED	242.00	NA	NA	.00	.00
HSBC TAX	UNSECURED	.00	NA	NA	.00	.00
SWEDISH EMERGENCY AS	UNSECURED	325.00	NA	NA	.00	.00
PARK NATIONAL BANK	UNSECURED	733.00	NA	NA	.00	.00
TCF BANK	UNSECURED	750.00	NA	NA	.00	.00
SAFEWAY	UNSECURED	.00	NA	NA	.00	.00
ST FRANCIS HOSPITAL-	UNSECURED	81.74	NA	NA	.00	.00
PHARIA LLC	UNSECURED	296.82	256.72	256.72	77.46	.00
VERIZON WIRELESS	UNSECURED	481.00	564.14	564.14	170.21	.00
ACCOUNTS RECEIVABLE	UNSECURED	462.00	NA	NA	.00	.00
CHASE RECIEVABLES	UNSECURED	611.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	2,850.00	NA	NA	.00	.00
FIRST CASH ADVANCE	UNSECURED	978.00	953.17	953.17	287.59	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FIRST SOURCE	OTHER	.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	82.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
NORTHLAND GROUP	UNSECURED	506.75	NA	NA	.00	.00
RESURRECTION HEALTH	UNSECURED	82.00	NA	NA	.00	.00
SWEDISH COVENANT HOS	UNSECURED	347.00	NA	NA	.00	.00
RJM AQUISITIONS FUND	UNSECURED	NA	60.83	60.83	18.36	.00
PRA RECEIVABLES MANA	UNSECURED	NA	344.40	344.40	103.91	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	6,329.78	1,909.83	.00

**Disbursements:**

Expenses of Administration	\$ 2,986.18	
Disbursements to Creditors	\$ 1,909.83	
<b>TOTAL DISBURSEMENTS:</b>		\$ 4,896.01

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.